

An information processing apparatus processes information concerning electronic commerce in which a customer receiving services offered by a service provider obtains points in accordance with the amount of money having been paid to the service provider. The information processing apparatus includes a first communication controlling device for controlling data communication with another information processing apparatus via a first network, a first recording device for recording information on a plurality of the service providers and information on a plurality of the customers receiving services from the plurality of service providers, a second communication controlling device for controlling data communication with a financial institution information processing apparatus via a second network, a payment computing device for computing an amount of money to be refunded to the customer in accordance with the number of the points the customer owns, and a signal generating device for generating a signal that requests the financial institution information processing apparatus having an account of the customer to transfer a predetermined amount of money to the account of the customer.